

Fill in this information to identify your case:

Debtor Jennifer Lee Stepp
First Name Middle Name Last Name

Debtor 2 Matthew Ormiston Coons
(Spouse If filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of South Carolina

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| | Person or company with whom you have the contract or lease | State what the contract or lease is for |
|-----|---|--|
| 2.1 | Volkswagen Credit Inc Name 1401 Franklin Blvd Street Libertyville IL 60048 City State ZIP Code | 2019, Volkswagon Atlas |
| 2.2 | Jeffery Driesen Name 343 Clayton Dr Street Charleston SC 29414 City State ZIP Code | Residential Property lease for Debtors' home. Lessee |
| 2.3 | Ally Financial Name 200 Renaissance Ctr # B0 Street Detroit MI 48243 City State ZIP Code | 2017, Dodge Ram |
| 2.4 | Name Street City State ZIP Code | |
| 2.5 | Name Street City State ZIP Code | |

Fill in this information to identify your case:

| | | | |
|--|------------------------|-------------|-----------|
| Debtor 1 | Jennifer Lee Stepp | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Matthew Ormiston Coons | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: District of South Carolina | | | |
| Case number (If known) | | | |

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No
☐ Yes. In which community state or territory did you live? _____. Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Street

City State ZIP Code

☐ Schedule D, line ____
☐ Schedule E/F, line ____
☐ Schedule G, line ____

3.2

Name

Street

City State ZIP Code

☐ Schedule D, line ____
☐ Schedule E/F, line ____
☐ Schedule G, line ____

3.3

Name

Street

City State ZIP Code

☐ Schedule D, line ____
☐ Schedule E/F, line ____
☐ Schedule G, line ____

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | <u>Jennifer Lee Stepp</u> | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Matthew Ormiston Coons</u> | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>District of South Carolina</u> | | | |
| Case number (If known) | <u></u> | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

Occupation

Vet

Employer's name

Folly Road Animal Hospital

Employer's address

1038 Folly Road
Number Street

Charleston, SC 29412
City State ZIP Code

How long employed there?

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Grocer

Whole Foods Market Group

550 Bowie St
Number Street

Austin, TX 47755
City State ZIP Code

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>8,900.00</u> | \$ <u>2,919.63</u> |
| 3. Estimate and list monthly overtime pay. | 3. + \$ <u>0.00</u> | + \$ <u>0.00</u> |
| 4. Calculate gross income. Add line 2 + line 3. | 4. \$ <u>8,900.00</u> | \$ <u>2,919.63</u> |

For Debtor 1

For Debtor 2 or
non-filing spouse

Copy line 4 here..... → 4.

\$ 8,900.00

\$ 2,919.63

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions

5a. \$ 0.00

\$ 266.07

5b. Mandatory contributions for retirement plans

5b. \$ 0.00

\$ 0.00

5c. Voluntary contributions for retirement plans

5c. \$ 0.00

\$ 0.00

5d. Required repayments of retirement fund loans

5d. \$ 0.00

\$ 0.00

5e. Insurance

5e. \$ 0.00

\$ 862.85

5f. Domestic support obligations

5f. \$ 0.00

\$ 0.00

5g. Union dues

5g. \$ 0.00

\$ 0.00

5h. Other deductions. Specify: Child Life

5h. + \$

+ \$ 1.37

\$

\$

\$

\$

\$

\$

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.

6. \$ 0.00

\$ 1,130.29

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 8,900.00

\$ 1,789.34

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00

\$ 0.00

8b. Interest and dividends

8b. \$ 0.00

\$ 0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 433.33

\$ 0.00

8d. Unemployment compensation

8d. \$ 0.00

\$ 0.00

8e. Social Security

8e. \$ 0.00

\$ 0.00

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: _____

8f. \$ 0.00

\$ 0.00

8g. Pension or retirement income

8g. \$ 0.00

\$ 0.00

8h. Other monthly income. Specify: _____

8h. + \$ 0.00

+ \$ 0.00

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 433.33

\$ 0.00

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 9,333.33

+ \$ 1,789.34

\$ 11,122.68

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____

11. + \$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

12. \$ 11,122.68

Combined
monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☐ No. Income for Debtor 1 will likely decrease during the seasonal slump in the winter and spring.☒ Yes. Explain:

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Continuation Sheet for Official Form 106I

1. Describe Employment:

Debtor: Jennifer Lee Stepp

Occupation: Vet

Name of Employer: Oceanside Veterinary Clinic

Employer's Address: 1509 Folly Road, Charleston, SC 29412

Length of Employment:

Debtor: Jennifer Lee Stepp

Occupation: Vet

Name of Employer: Sweetgrass Animal Hospital

Employer's Address: 9730 Dorchester Road Unit 101, Summerville, SC 29485

Length of Employment:

Debtor: Jennifer Lee Stepp

Occupation: Vet

Name of Employer: Bees Ferry Animal Hospital

Employer's Address: 3422 Shelby Ray Court, Charleston, SC 29414

Length of Employment:

Fill in this information to identify your case:

Debtor 1 Jennifer Lee Stepp
First Name Middle Name Last Name

Debtor 2 Matthew Ormiston Coons
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of South Carolina (State)

Case number (If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

10

☐ No
☒ Yes

Son

2

☐ No
☒ Yes

☐ No
☐ Yes

☐ No
☐ Yes

☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 1,950.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

| | Your expenses |
|--|----------------------|
| 5. Additional mortgage payments for your residence , such as home equity loans | 5. \$ 0.00 |
| 6. Utilities: | |
| 6a. Electricity, heat, natural gas | 6a. \$ 250.00 |
| 6b. Water, sewer, garbage collection | 6b. \$ 85.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ 450.00 |
| 6d. Other. Specify: _____ | 6d. \$ 0.00 |
| 7. Food and housekeeping supplies | 7. \$ 1,200.00 |
| 8. Childcare and children's education costs | 8. \$ 1,950.00 |
| 9. Clothing, laundry, and dry cleaning | 9. \$ 400.00 |
| 10. Personal care products and services | 10. \$ 210.00 |
| 11. Medical and dental expenses | 11. \$ 1,065.00 |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ 500.00 |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ 500.00 |
| 14. Charitable contributions and religious donations | 14. \$ 0.00 |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. Life insurance | 15a. \$ 130.00 |
| 15b. Health insurance | 15b. \$ 0.00 |
| 15c. Vehicle insurance | 15c. \$ 231.00 |
| 15d. Other insurance. Specify: <u>Disability</u> | 15d. \$ 200.00 |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. \$ 900.00 |
| 17. Installment or lease payments: | |
| 17a. Car payments for Vehicle 1 | 17a. \$ 301.00 |
| 17b. Car payments for Vehicle 2 | 17b. \$ 470.00 |
| 17c. Other. Specify: _____ | 17c. \$ 0.00 |
| 17d. Other. Specify: _____ | 17d. \$ 0.00 |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. \$ 0.00 |
| 19. Other payments you make to support others who do not live with you. Specify: _____ | 19. \$ 0.00 |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. Mortgages on other property | 20a. \$ 0.00 |
| 20b. Real estate taxes | 20b. \$ 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ 0.00 |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ 0.00 |
| 20e. Homeowner's association or condominium dues | 20e. \$ 0.00 |

Debtor 1 Jennifer Lee Stepp
First Name Middle Name Last Name

Case number (if known) _____

21. **Other.** Specify: Professional Licenses, dues, and professional insurance.

21. +\$ 130.00

+\$

+\$

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 11,022.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$

22c. \$ 11,022.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 11,122.68

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 11,022.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ 100.68

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 Jennifer Lee Stepp
First Name Middle Name Last Name

Debtor 2 Matthew Ormiston Coons
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of South Carolina

Case number _____
(If known)

☐ Check if this is an
amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Jennifer Lee Stepp

Signature of Debtor 1

X /s/ Matthew Ormiston Coons

Signature of Debtor 2

Date 10/29/2019
MM / DD / YYYY

Date 10/29/2019
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Jennifer Lee Stepp
First Name Middle Name Last Name

Debtor 2 Matthew Ormiston Coons
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of South Carolina

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1 lived there

Debtor 2:

Dates Debtor 2 lived there

110 Brynmoor Court

Number Street

From 06/2016

To 06/2018

☒ Same as Debtor 1

Number Street

☒ Same as Debtor 1

From _____

To _____

Goshen CT 06756

City State ZIP Code

City State ZIP Code

☒ Same as Debtor 1

☒ Same as Debtor 1

50 S. Battery Street

Number Street

From 01/2018

To 01/2018

Number Street

From _____

To _____

Apt B

Charleston SC 29401

City State ZIP Code

City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

| | Debtor 1 | | Debtor 2 | |
|---|---|--|--|--|
| | Sources of income Check all that apply. | Gross income (before deductions and exclusions) | Sources of income Check all that apply. | Gross income (before deductions and exclusions) |
| From January 1 of current year until the date you filed for bankruptcy: | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$ 70,000.00 | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$ 22,253.39 |
| For last calendar year: (January 1 to December 31, <u>2018</u>) YYYY | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business | \$ 3,292.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$ 0.00 |
| For the calendar year before that: (January 1 to December 31, <u>2017</u>) YYYY | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business | \$ 41,544.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$ 0.00 |

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☒ No

☐ Yes. Fill in the details.

| | Debtor 1 | | Debtor 2 | |
|---|--------------------------------------|---|--------------------------------------|---|
| | Sources of income Describe below. | Gross income from each source (before deductions and exclusions) | Sources of income Describe below. | Gross income from each source (before deductions and exclusions) |
| From January 1 of current year until the date you filed for bankruptcy: | | \$ | | \$ |
| | | \$ | | \$ |
| | | \$ | | \$ |
| For last calendar year: (January 1 to December 31, _____) | | \$ | | \$ |
| | | \$ | | \$ |
| | | \$ | | \$ |
| For the calendar year before that: (January 1 to December 31, _____) | | \$ | | \$ |
| | | \$ | | \$ |
| | | \$ | | \$ |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

- ☒ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| | Dates of payment | Total amount paid | Amount you still owe | Was this payment for... |
|---------------------|------------------|-------------------|----------------------|---|
| Creditor's Name | | \$ | \$ | <input type="checkbox"/> Mortgage |
| Number Street | | | | <input type="checkbox"/> Car |
| | | | | <input type="checkbox"/> Credit card |
| | | | | <input type="checkbox"/> Loan repayment |
| City State ZIP Code | | | | <input type="checkbox"/> Suppliers or vendors |
| | | | | <input type="checkbox"/> Other |
| Creditor's Name | | \$ | \$ | <input type="checkbox"/> Mortgage |
| Number Street | | | | <input type="checkbox"/> Car |
| | | | | <input type="checkbox"/> Credit card |
| | | | | <input type="checkbox"/> Loan repayment |
| City State ZIP Code | | | | <input type="checkbox"/> Suppliers or vendors |
| | | | | <input type="checkbox"/> Other |
| Creditor's Name | | \$ | \$ | <input type="checkbox"/> Mortgage |
| Number Street | | | | <input type="checkbox"/> Car |
| | | | | <input type="checkbox"/> Credit card |
| | | | | <input type="checkbox"/> Loan repayment |
| City State ZIP Code | | | | <input type="checkbox"/> Suppliers or vendors |
| | | | | <input type="checkbox"/> Other |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ No

☒ Yes. List all payments to an insider.

| | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|---|------------------|-------------------|----------------------|--|
| DECO Associates Insider's Name | 06/2018 | \$ 16,550.00 | \$ 250,000.00 | Business loan repayments. Payments were made from Jemaco LLC DBA Toll Gate Animal Clinic to Deco Associates. |
| 17 Brookside Lane Number Street | 10/2018 | | | |
| Sherman CT 06784 City State ZIP Code | | | | |
| | | \$ | \$ | |
| Insider's Name | | | | |
| Number Street | | | | |
| | | | | |
| City State ZIP Code | | | | |

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

| | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|---------------------|------------------|-------------------|----------------------|-------------------------|
| | | \$ | \$ | Include creditor's name |
| Insider's Name | | | | |
| Number Street | | | | |
| | | | | |
| City State ZIP Code | | | | |
| | | \$ | \$ | |
| Insider's Name | | | | |
| Number Street | | | | |
| | | | | |
| City State ZIP Code | | | | |

Debtor 1 Jennifer Lee Stepp Case number (if known) _____
First Name Middle Name Last Name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

| | Nature of the case | Court or agency | Status of the case |
|--|--|--|---|
| Case title: <u>Vca Charlestowne Animal Hospital VS Jennifer Stepp</u> | employment signing bonus; Date filed: 06/19/2019 | <u>Charleston County Clerk of Court</u> Court Name <u>100 Broad St</u> Number Street <u>Charleston SC 29401</u> City State ZIP Code | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |
| Case number <u>2019CV101150-1266</u> | | | |
| Case title: <u>DRIDGE LAKE PROPERTY OWNERS ASSOCIATION, INC. v. COONS, ATTHEW O. A/K/A MATTHEW COONS Et Al</u> | Foreclosure: POA dues collection and foreclosure action.; Date filed: 12/10/2018 | <u>Superior Court Litchfield</u> Court Name <u>50 Field St,</u> Number Street <u>Torrington CT 06790</u> City State ZIP Code | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded |
| Case number <u>LLI-CV18-6020539-S</u> | | | |

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☒ Yes. Fill in the information below.

| Describe the property | Date | Value of the property |
|--|----------------|------------------------------|
| <u>Woodridge Lake POA</u> Creditor's Name <u>C/O Ronald Barba Esq.</u> Number Street <u>250 State St, #D-2</u> <u>North Haven CT 06473</u> City State ZIP Code | <u>12/2018</u> | \$ <u>0.00</u> |
| Explain what happened <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied. | | |
| Describe the property | Date | Value of the property |
| <u>Woodridge Lake Sewer District</u> Creditor's Name <u>113 Brush Hill Road</u> Number Street <u>PO Box 258</u> <u>Goshen CT *06756</u> City State ZIP Code | <u>12/2018</u> | \$ <u>Unknown</u> |
| Explain what happened <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied. | | |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

| Creditor's Name | Describe the action the creditor took | Date action was taken | Amount |
|--|---------------------------------------|-----------------------|--------|
| Number Street City State ZIP Code | | | \$ |
| Last 4 digits of account number: XXXX- | | | |

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
|--|--------------------|--------------------------|-------|
| Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you | | | \$ |
| | | | \$ |
| Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you | | | \$ |
| | | | \$ |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 | Describe what you contributed | Date you contributed | Value |
|--|-------------------------------|----------------------|-------|
| Charity's Name | | | \$ |
| | | | \$ |
| Number Street | | | |
| City State ZIP Code | | | |

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> . | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
| | | | \$ |

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☒ No

☐ Yes. Fill in the details.

| Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|-----------------------------------|-------------------|
| Person Who Was Paid | | |
| Number Street | | \$ |
| | | \$ |
| City State ZIP Code | | |
| Email or website address | | |
| Person Who Made the Payment, if Not You | | |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

| Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|-----------------------------------|-------------------|
| <p>Person Who Was Paid</p> <p>Number Street</p> <p>City State ZIP Code</p> <p>Email or website address</p> <p>Person Who Made the Payment, if Not You</p> | | \$ |
| | | \$ |

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

| Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--|-----------------------------------|-------------------|
| <p>Person Who Was Paid</p> <p>Number Street</p> <p>City State ZIP Code</p> | | \$ |
| | | \$ |

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

| Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|---|--|------------------------|
| <p>Person Who Received Transfer</p> <p>Number Street</p> <p>City State ZIP Code</p> <p>Person's relationship to you</p> | | |
| <p>Person Who Received Transfer</p> <p>Number Street</p> <p>City State ZIP Code</p> <p>Person's relationship to you</p> | | |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No

☐ Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No

☐ Yes. Fill in the details.

Last 4 digits of account number

Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer

Name of Financial Institution

XXXX- _ _ _ _

☐ Checking

☐ Savings

☐ Money market

☐ Brokerage

☐ Other

Number Street

City

State

ZIP Code

Name of Financial Institution

XXXX- _ _ _ _

☐ Checking

☐ Savings

☐ Money market

☐ Brokerage

☐ Other

Number Street

City

State

ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still have it?

Name of Financial Institution

Name

Number Street

Number Street

City

State

ZIP Code

City

State

ZIP Code

☐ No
☐ Yes

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

| Who else has or had access to it? | | Describe the contents | Do you still have it? |
|-----------------------------------|---------------------|-----------------------|---|
| Name of Storage Facility | Name | | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| Number Street | Number Street | | |
| City State ZIP Code | City State ZIP Code | | |
| City State ZIP Code | City State ZIP Code | | |

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

| Where is the property? | Describe the property | Value |
|------------------------|-----------------------|-------|
| Owner's Name | | \$ |
| Number Street | | |
| City State ZIP Code | | |
| City State ZIP Code | | |

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

| Governmental unit | Environmental law, if you know it | Date of notice |
|---------------------|-----------------------------------|----------------|
| Name of site | | |
| Number Street | | |
| City State ZIP Code | | |
| City State ZIP Code | | |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

| Governmental unit | | Environmental law, if you know it | Date of notice |
|---------------------|---------------------|-----------------------------------|----------------|
| Name of site | Governmental unit | | |
| Number Street | Number Street | | |
| City State ZIP Code | City State ZIP Code | | |
| City State ZIP Code | City State ZIP Code | | |

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No

☐ Yes. Fill in the details.

| Case title | Court or agency | Nature of the case | Status of the case |
|-------------|---------------------|--------------------|------------------------------------|
| | Court Name | | <input type="checkbox"/> Pending |
| | Number Street | | <input type="checkbox"/> On appeal |
| Case number | City State ZIP Code | | <input type="checkbox"/> Concluded |
| | | | |

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

| | | |
|--|-------------------------------------|--|
| Tailwaggers at Toll Gate Business Name | Describe the nature of the business | Employer Identification number Do not include Social Security number or ITIN. |
| 568 Torrington Road Number Street | Pet Boarding Facility | EIN: 8 1 - 2 1 3 0 6 3 7 |
| | | Dates business existed |
| Litchfield CT 06759 City State ZIP Code | Name of accountant or bookkeeper | From 09/30/2015 To Current |
| | | |
| Barking Mad Business Name | Describe the nature of the business | Employer Identification number Do not include Social Security number or ITIN. |
| 568 Torrington Road Number Street | Real Estate Holding Co | EIN: 8 2 - 2 0 9 3 1 2 4 |
| | | Dates business existed |
| Litchfield CT 06759 City State ZIP Code | Name of accountant or bookkeeper | From To Current |
| | Gwen Burgess | |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

Jemaco LLC (d/b/a Toll Gate Animal Clin
Business Name

568 Torrington Road

Number Street

Litchfield

City

CT

State

06759

ZIP Code

Describe the nature of the business

Vet Clinic

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 4 7 - 5 0 6 5 2 2 0

Dates business existed

Name of accountant or bookkeeper

Gwen Burgess

From

To Current

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City

State

ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

/s/ Jennifer Lee Stepp

Signature of Debtor 1

X

/s/ Matthew Ormiston Coons

Signature of Debtor 2

Date 10/29/2019

Date 10/29/2019

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No

☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Continuation Sheet for Official Form 107

9) Lawsuits

Case Title: WOODRIDGE LAKE PROPERTY OWNERS ASSOCIATION, INC. v. COONS, MATTHEW O. A/K/A MATTHEW COONS Et Al

Case Number: LLI-CV18-6020539-S

Court Name: Litchfield Clerk of Court

Court Address: 50 Filed St, Torrington, CT 06790

Case Status: Pending

Nature of the case: Foreclosure: HOA foreclosure

Case Title: MIDWEST BUSINESS CAPITAL, A DIVISION OF UNITED MID v. BARKING MAD, LLC Et Al

Case Number: LLI-CV19-6021903-S

Court Name: Litchfield Clerk of Court

Court Address: 50 Filed St, Torrington, CT 06790

Case Status: Pending

Nature of the case: Foreclosure: Foreclosure and collection on business property; Date filed: 05/07/2019

Case Title: DITECH FINANCIAL LLC v. COONS, MATTHEW

Case Number: LLI-CV19-6023495-S

Court Name: Litchfield Clerk of Court

Court Address: 50 Filed St, Torrington, CT 06790

Case Status: Pending

Nature of the case: Foreclosure: Foreclosure of Debtor's prior residence; Date filed: 09/27/2019

10) Repossessions, foreclosures and garnishments

Creditor's Name: Midwest Business Capital

Creditor's Address: c/o Thomas McDermott Jr Esq, Litchfield, CT, 6759

Description of the Property: Foreclosure and collection on business property

Explain what happened: Property was foreclosed

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Continuation Sheet for Official Form 107

Date: 05/2019

Value of the Property: Unknown

Creditor's Name: Ditech Financial Llc

Creditor's Address: 332 Minnesota St Ste 610, Saint Paul, MN, 55101

Description of the Property: Foreclosure of Debtor's prior residence

Explain what happened: Property was foreclosed

Date: 09/2019

Value of the Property: \$0.00

Fill in this information to identify your case:

Debtor 1 Jennifer Lee Stepp
First Name Middle Name Last Name

Debtor 2 Matthew Ormiston Coons
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of South Carolina

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral | What do you intend to do with the property that secures a debt? | Did you claim the property as exempt on Schedule C? |
|---|---|--|
| Creditor's name: Ditech Financial Llc Description of property securing debt: 110 Brynmoor Ct | <input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes |
| Creditor's name: Westlake Financial Svc Description of property securing debt: Ford F150 | <input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes |
| Creditor's name: DECO Associates Description of property securing debt: Lien on one of Debtor's LLC assets | <input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes |
| Creditor's name: Woodridge Lake POA Description of property securing debt: 110 Brynmoor Ct | <input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes |

Debtor

Jennifer Lee Stepp & Matthew Ormiston Coons

Case number (If known)

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

| Describe your unexpired personal property leases | Will the lease be assumed? |
|---|---|
| Lessor's name: Volkswagen Credit Inc | <input type="checkbox"/> No |
| Description of leased property: 2019 Volkswagen Atlas | <input checked="" type="checkbox"/> Yes |
| Lessor's name: Ally Financial | <input type="checkbox"/> No |
| Description of leased property: 2017 Dodge Ram | <input checked="" type="checkbox"/> Yes |
| Lessor's name: | <input type="checkbox"/> No |
| Description of leased property: | <input type="checkbox"/> Yes |
| Lessor's name: | <input type="checkbox"/> No |
| Description of leased property: | <input type="checkbox"/> Yes |
| Lessor's name: | <input type="checkbox"/> No |
| Description of leased property: | <input type="checkbox"/> Yes |
| Lessor's name: | <input type="checkbox"/> No |
| Description of leased property: | <input type="checkbox"/> Yes |
| Lessor's name: | <input type="checkbox"/> No |
| Description of leased property: | <input type="checkbox"/> Yes |

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Jennifer Lee Stepp

Signature of Debtor 1

Date 10/29/2019
MM / DD / YYYY

X /s/ Matthew Ormiston Coons

Signature of Debtor 2

Date 10/29/2019
MM / DD / YYYY

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Continuation Sheet for Official Form 108

1) Creditors who have secured claims

**Sheffield
Financial Co**

Other - Snow Plow

No exemptions

surrender

Fill in this information to identify your case:

Debtor 1 Jennifer Lee Stepp
First Name Middle Name Last Name

Debtor 2 Matthew Ormiston Coons
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of South Carolina

Case number _____
(If known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

| | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
|--|--|--|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions). | \$ _____ | \$ _____ |
| 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in. | \$ _____ | \$ _____ |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | \$ _____ | \$ _____ |
| 5. Net income from operating a business, profession, or farm | Debtor 1 Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses - \$ _____ - \$ _____ Net monthly income from a business, profession, or farm \$ _____ | Debtor 2 Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses - \$ _____ - \$ _____ Net monthly income from a business, profession, or farm \$ _____ |
| 6. Net income from rental and other real property | Debtor 1 Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses - \$ _____ - \$ _____ Net monthly income from rental or other real property \$ _____ | Debtor 2 Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses - \$ _____ - \$ _____ Net monthly income from rental or other real property \$ _____ |
| 7. Interest, dividends, and royalties | \$ _____ | \$ _____ |

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \downarrow

For you \$ _____

For your spouse \$ _____

\$ _____

\$ _____

- 9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ _____

\$ _____

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any.

\$ _____

\$ _____

\$ _____

\$ _____

+ \$ _____

+ \$ _____

- 11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ _____

+

\$ _____

=

\$ _____

Total current
monthly income

Part 2: Determine Whether the Means Test Applies to You

- 12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11. Copy line 11 here \rightarrow

\$ _____

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ _____

- 13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. 13.

\$ _____

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

- 14. How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1

Jennifer Lee Stepp

First Name

Middle Name

Last Name

Case number (if known)

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Jennifer Lee Stepp

Signature of Debtor 1

Date 10/29/2019

MM / DD / YYYY

X /s/ Matthew Ormiston Coons

Signature of Debtor 2

Date 10/29/2019

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Jennifer Lee Stepp
First Name Middle Name Last Name

Debtor 2 Matthew Ormiston Coons
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of South Carolina

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 122A-1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.” Make sure that your answer is consistent with the answer you gave on line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).
- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?
- ☒ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?
 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☒ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
3. **Are you or have you been a Reservist or member of the National Guard?**
- ☒ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
- ☒ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on _____, which is fewer than 540 days before I file this bankruptcy case.
- ☐ I am performing a homeland defense activity for at least 90 days.
- ☐ I performed a homeland defense activity for at least 90 days, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

ADT Security Services
P.O. Box 650485
Dallas, TX 75265

Aargon Collection Agency
8668 Spring Mountain Road
Las Vegas, NV 89117

Accounting and More/Gwen Burgess
P.O. Box 550
Litchfield, CT 06759

Alliance One Re: Target Credit Card
Target Card Services
PO Box 660170
Dallas, TX 75266

Ally Financial
200 Renaissance Ctr # B0
Detroit, MI 48243

American Express Blue
P.O. Box 981535
El Paso, TX 79998

American Express Business Card Delta Skymiles
200 Vesey Street
New York, NY 10285-3106

American Express Business Gold Card
200 Vesey Street
New York, NY 10285-3106

American Express Delta Reserve
P.O. Box 981535
El Paso, TX 79998

American Express Delta Reserve Card
P.O. Box 650448
Dallas, TX 75265

Amerigas
358 Torrington Road
Litchfield, CT 06759

BARR Credit Services (collection firm for Zoe
Zoetis US
812 Springdale Dr
Exton, PA 19341

Barclays Bank Delaware
P.O. Box 8801
Wilmington, DE 19801

Bayer Healthcare LLC
PO Box 223075
Pittsburgh, PA 15251-2075

Best Buy Credit Card Citi Retail Services
P.O. Box 790441
St Louis, MO 63179-0441

Boehringer Ingelheim/Merial
P.O. Box 281348
Atlanta, GA 30384

Capehart Scatchard Re: Swift Financial
PO Box 5016
Mount Laurel, 08054

Capehart Scatchard Re: Swift Financial
8000 Midatlantic Dr., Ste. 300S
Mount Laurel, NJ 08054

Capital One
P.O. Box 71083
Charlotte, NC 28272

Capital One Spark Business Card
P.O. Box 71083
Charlotte, NC 28272-1083

Charles Towne Animal Hospital
850 Savannah Hwy
Charleston, SC 29407

Citi Cards
P.O. Box 70166
Philadelphia, PA 19176

CitiBank
P.O. Box 9001037
Louisville, KY 40290

Clover TeleCheck Services Inc.
P.O. Box 60028
City of Industry, CA 91716

Commercial Collections of America LLC
24301 Southland Dr.
Suite 310
Hayward, CA 94545

Contract Callers (re: Amerigas)
PO Box 660288
Dallas, TX 75266

Credit Collections Bureau Professional Debt C
PO Box 90508
Sioux Falls, SD 57109

DECO Associates
Donald Coons
17 Bookside Lane
Sherman, CT 06784

Damien Oskwarek
PO Box 176
Litchfield, CT 06759

Damien Oskwarek
47 Slick Rook Rd
Murphy, NC 28906

De Lage Landen Financial Services INC
P.O. Box 41602
Philadelphia, PA 19101

Diamondback Drugs, A Wedgewood Village Pharma
7631 East Indian School Road
Scottsdale, AZ 85251

Discover
P.O. Box 71084
Charlotte, NC 28272

Ditech Financial Llc
332 Minnesota St Ste 610
Saint Paul, MN 55101

Ditech Financial Llc
PO Box 7153
Pasadena, 91109

Drug Enforcement Administration
8701 Morrisette Dr
Springfield, VA 22152

Eastman Credit Union Visa
P.O. Box 1989
Kingsport, TN 37662

Eversource
PO Box 56002
Boston, MA 02205

Eversource
P.O. Box 56002
Boston, MA 02205-6002

Fed Loan Serv
Po Box 60610
Harrisburg, PA 17106

Ferris Gorra
53 Carlson Ridge
New Milford, CT 06776

Final Gift Crematorium
2 Daniels Way
Cranston, RI 02921

First Veterinary Supply
17187 North Laurel Park Drive
Suite 300
Livonia, MI 48152

Gap Visa/Synchrony Bank
P.O. Box 960017
Orlando, FL 32896

Goshen Tax Collector
42A North Street
Goshen, CT 06756

Harvard Drug Group re: First Veterinary Suppl
1821 Reliable Parkway
Chicago, IL 60686

Henry Schein
400 Metro Place North
Dublin, OH 43017

Highland Capital Corporation
5 Center Avenue
Little Falls, NJ 07424

Hook and Ladder Oil
74 Mygatt Road
New Preston, CT 06777

IRS
Centralized & Insolvency Operation
PO Box 7346
Philadelphia, PA 19144

Idexx
P.O. Box 101327
Atlanta, GA 30392

Indeed, Inc
Mail Code 5160
PO Box 660367
Dallas, TX 75266-0367

Jeffery Driesen
343 Clayton Dr
Charleston, SC 29414

Kabbage
925B Peachtree Street NE
Suite 1688
Atlanta, GA 30309

Kohls Card
PO Box 2983
Milwaukee, WI 53201

Lawrence Andrea Attorney at Law
23 South Main Street
Norwalk, CT *06854

Litchfield Hills Pediatrics
481 Bantam Road
Litchfield, CT 06759

Litchfield Property Care
P.O. Box 1751
Litchfield, CT 06759

MCCALLA RAYMER LEIBERT PIERCE LLC
50 WESTON STREET
Hartford, CT 06120

MWI Animal Health
P.O. Box 5717
Boise, ID 83705

Medical University of South Carolina (Finley
1 Poston Rd.
Ste 350
Charleston, SC 29407

Medical University of South Carolina (Jennife
1 Poston Rd.
Ste 350
Charleston, SC 29407

Midwest Business Capital
c/o Thomas McDermott Jr Esq
21 South St
Litchfield, CT 6759

Midwest Business Capital
c/o Thomas McDermott Jr Esq
21 South St
Litchfield, CT 06759

Midwest Veterinary Supply
P.O. Box 856500
Minneapolis, MN 55485-6500

Mike Kent Carpentry
259 Brush Hill Road
Litchfield, CT 06759

Optimum
622 Torrington Road
Litchfield, CT 06759

Patterson
Patterson Vet Supply Inc
28905 Network Place
Chicago, IL 60673

Paypal
PO Box 45950
Omaha, NE 68145-0950

Paypal/Swift Capital
3505 Silverside Road Suite 200
Wilmington, DE 19810

Paypal/Swift Capital (see above their listed
3505 Silverside Road
Suite 200
Wilmington, DE 19810

Primary Capital
80 Main Street
St 550
West Orange, NJ 07052

ReadyRefresh by Nestle
PO Box 856192

Louisville
, KY 40285

Royal Canin
500 Fountain Lakes Boulevard
Suite 100
Saint Charles, MO 63301

Sheffield Financial Co
2554 Lewisville Clemmons
Clemmons, NC 27012

Sheffield Financial Co
P.O. Box 580229
Charlotte, NC 28258

State of CT Dept of Revenue Services
P.O. Box 5089
Hartford, CT 06102-5089

State of CT SS: Goshen, Joseph Parillo, State
PO Box 137
Watertown, CT 06795

State of CT. Dept. Of Consumer Protection
Drug Control Division
450 Columbus Blvd
Hartford, CT 06106

Syncb/Amazon
Po Box 965015
Orlando, FL 32896

Syncb/Gapdc
Po Box 965005
Orlando, FL 32896

TIAA Bank
1700 Lincoln Street
Lower Level 3 - Dept #1608
Denver, CO 80203

Target Red Card
P.O. Box 673
Minneapolis, MN 55440

Telecom Self Reported
Po Box 4500
Allen, TX 75013

Torrington Maintenance Supply
462 Main Street Rear
Torrington, CT 06790

Town of Litchfield
PO Box 465
Thomaston, CT 06787

Town of Litchfield
P.O. Box 356
Litchfield, CT 06759

Town of Litchfield Tax Collector
PO Box 356
Litchfield, CT 06759

Town of Litchfield Tax Collector
P.O. Box 356
Litchfield, CT 06759

Westlake Financial Svc
4751 Wilshire Blvd Ste 1
Los Angeles, CA 90010

Town of Litchfield Water Pollution Control
PO Box 343
Litchfield, CT 06759

Woodridge Lake POA
C/O Ronald Barba Esq.
250 State St, #D-2
North Haven, CT 06473

Travelers Insurance
PO BOX 660317
Dallas, TX 75266-0317

Woodridge Lake POA
260 E. Hyerdale Drive
Goshen, CT 06756

USA Hauling and Recycling Inc.
185 Torrington Rd
Winsted, CT 06098

Woodridge Lake Sewer District
113 Brush Hill Road
PO Box 258
Goshen, CT *06756

USDOJ Hartford Resident Office
716 Brook St
Suite 110
Rocky Hill, CT 06067

Zoetis US (see above the associated collecti
P.O. Box 419022
Boston, MA 02241-9022

United Health Care Oxford
P.O. Box 1697
Newark, NJ 07101-1697

United Midwest Savings Bank
6460 Busch Blvd Ste 201
Columbus, OH 60686

VCA Charles Towne Animal Hospital
850 Savannah Highway
Charleston, SC 29407

VCA Charlestowne Animal Hospital
850 Savannah Hwy
Charleston, SC 29407

Volkswagen Credit Inc
1401 Franklin Blvd
Libertyville, IL 60048

Vw Credit Inc
1401 Franklin Blvd
Libertyville, IL 60048

WB Mason Company Inc
59 Centre Street
Brockton, MA 02301

Webster Bank
281 Meadow Street
Waterbury, CT 06702

Webster Bank Credit Card
P.O. Box 790408
St. Oouis, MO 63179-0408

Westlake Financial
PO Box 76809
Los Angeles, CA 90054-0809

United States Bankruptcy Court
District of South Carolina

In re: Jennifer Lee Stepp & Matthew Ormiston
Coons

Case No.

Chapter 7

Debtor(s)

Verification of Creditor Matrix

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 10/29/2019

/s/ Jennifer Lee Stepp

Signature of Debtor

/s/ Matthew Ormiston Coons

Signature of Joint Debtor

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- **You are an individual filing for bankruptcy,**
and
- **Your debts are primarily consumer debts.**
Consumer debts are defined in 11 U.S.C.
§ 101(8) as “incurred by an individual
primarily for a personal, family, or
household purpose.”

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file
under one of four different chapters of the
Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan
for family farmers or
fishermen
- Chapter 13— Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

| | | |
|---|-------|--------------------|
| | \$245 | filing fee |
| | \$75 | administrative fee |
| + | \$15 | trustee surcharge |
| | \$335 | total fee |

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their
debts and who are willing to allow their non-
exempt property to be used to pay their
creditors. The primary purpose of filing under
chapter 7 is to have your debts discharged. The
bankruptcy discharge relieves you after
bankruptcy from having to pay many of your
pre-bankruptcy debts. Exceptions exist for
particular debts, and liens on property may still
be enforced after discharge. For example, a
creditor may have the right to foreclose a home
mortgage or repossess an automobile.

However, if the court finds that you have
committed certain kinds of improper conduct
described in the Bankruptcy Code, the court
may deny your discharge.

You should know that even if you file
chapter 7 and you receive a discharge, some
debts are not discharged under the law.
Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement
obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | | |
|---|---------|--------------------|
| | \$1,167 | filing fee |
| + | \$550 | administrative fee |
| | \$1,717 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | | |
|---|-------|--------------------|
| | \$200 | filing fee |
| + | \$75 | administrative fee |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | | |
|---|-------|--------------------|
| | \$235 | filing fee |
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court

District of South Carolina

In re Jennifer Lee Stepp & Matthew Ormiston Coons

Case No. _____

Debtor

Chapter ⁷ _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

☒ FLAT FEE

For legal services, I have agreed to accept \$ 0.00
Prior to the filing of this statement I have received. \$ 3,750.00
Balance Due. \$ -3,750.00

☐ RETAINER

For legal services, I have agreed to accept a retainer of \$ _____

The undersigned shall bill against the retainer at an hourly rate of \$ _____

[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the Agreement, together with a list of the names of the people sharing the compensation is attached.

5. In return of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. [Other provisions as needed]

All aspects of bankruptcy litigation with the exception of any adversary litigation.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
Adversary litigation

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10/29/2019

/s/ Sean Markham, 76088

Date

Signature of Attorney

Markham Law Firm, LLC

Name of law firm
PO Box 20074

Charleston, SC 29413

888-327-0054

sean@markhamlawsc.com